

NOV 10 2005

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DATE: November 10, 2005

TO:	U.S. Patent and Trademark Office Mail Stop Amendment
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FROM: Gregory J. Carlin
Reg. No. 45,607

* * * * **OFFICIAL** * * * *

In re: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD TRANSACTION SYSTEM

NO. OF PAGES:	3
(Including cover page)	

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REQUESTED BY:	Lisa Rone	VOICE NUMBER:	

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Attorney's Docket No. 018360/205526

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear
 Appl. No.: 09/812,452
 Filed: 03/20/2001
 For: HYBRID CREDIT CARD TRANSACTION SYSTEM

Confirmation No.: 1926
 Art Unit: 2164

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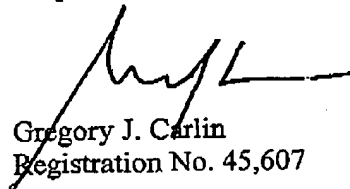
RESPONSE TO RESTRICTION REQUIREMENT

This is in response to the Office Action dated October 11, 2005, in which the Examiner has required restriction between Group I, namely Claims 1-25 and Group II, namely Claims 26-29. Applicant hereby provisionally elects with traverse to prosecute the claims of Group 1 (Claims 1-25) and expressly reserves the right to file divisional applications or take such other appropriate measures deemed necessary to protect the inventions in the remaining claims.

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,


 Gregory J. Carlin
 Registration No. 45,607

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Appl No.: 09/812,452
Amdt. dated 11/10/2005
Reply to Restriction Requirement of October 11, 2005

CERTIFICATION OF FACSIMILE TRANSMISSION	
I hereby certify that this paper is being facsimile transmitted to the US Patent and Trademark Office at Fax No. (571) 273-8200 on the date shown below.	
<u>Lisa Rone</u> Lisa Rone	<u>11/10/05</u> Date

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